

**Amendments to the specification,
Marked version of the replacement paragraph(s)/section(s), pursuant to 37 CFR
1.121(b)(1)(ii):**

Please replace paragraph [0011] with the following rewritten paragraph:

Although online banking provides increased efficiency and ease-of-use, problems remain with the delivery of online banking services. One problem to be addressed by banks in providing consumers and businesses with online access to banking information is that this information is typically maintained in a number of different formats and at a number of different locations. In addition, banks and financial institutions also usually have a number of different sources of financial information (e.g., BAI (Bank Administration Institute), SWIFT (Society for Worldwide Interbank Financial Telecommunication), back-end, and/or proprietary files). For example, a given bank may typically exchange files containing banking information with other banks (including federal banks) on a regular basis (e.g., several times per day). The bank may, for instance, receive files in a BAI (Bank Administration Institute) file format from other banks four times per day. In addition to the information received in files from other banks, the bank also typically has other "live" (user-accessible) information that is available in the bank's bank-end systems. This "live" information is often maintained in proprietary formats in the bank's internal systems.

Please replace paragraph [0027] with the following rewritten paragraph:

HTML: HTML stands for HyperText Markup Language, the authoring language used to create documents on the World Wide Web. HTML defines the structure and layout of a Web document by using a variety of tags and attributes. For further description of HTML, see e.g., "HTML 4.01 Specification", a World Wide Web consortium recommendation dated December 24, 1999, the disclosure of which is hereby incorporated by reference. A copy of this specification is available via the Internet (e.g., at TR/REC-html40 currently made available at w3.org www.w3.org/TR/REC-html40).

Please replace paragraph [0028] with the following rewritten paragraph:

J2EE: "J2EE" is an abbreviation for Java 2 Platform Enterprise Edition, which is a platform-independent, Java-centric environment from Sun Microsystems for developing, building and deploying Web-based enterprise applications. The J2EE platform consists of a set of services, APIs, and protocols that provide functionality for developing multi-tiered, web-based applications. For further information on J2EE, see e.g., "Java 2 Platform, Enterprise Edition Specification, version 1.4", from Sun Microsystems, Inc., the disclosure of which is hereby incorporated by reference. A copy of this specification is available via the Internet (e.g., at [j2ee/j2ee-1_4-fr-spec.pdf](http://java.sun.com/j2ee/j2ee-1_4-fr-spec.pdf) currently made available at java.sun.com/j2ee/j2ee-1_4-fr-spec.pdf).

Please replace paragraph [0029] with the following rewritten paragraph:

Java: Java is a general purpose programming language developed by Sun Microsystems. Java is an object-oriented language similar to C++, but simplified to eliminate language features that cause common programming errors. Java source code files (files with a .java extension) are compiled into a format called bytecode (files with a .class extension), which can then be executed by a Java interpreter. Compiled Java code can run on most computers because Java interpreters and runtime environments, known as Java virtual machines (VMs), exist for most operating systems, including UNIX, the Macintosh OS, and Windows. Bytecode can also be converted directly into machine language instructions by a just-in-time (JIT) compiler. Further description of the Java Language environment can be found in the technical, trade, and patent literature; see e.g., Gosling, J. et al., "The Java Language Environment: A White Paper", Sun Microsystems Computer Company, October 1995, the disclosure of which is hereby incorporated by reference. For additional information on the Java programming language (e.g., version 2), see e.g., "Java 2 SDK, Standard Edition Documentation, version 1.4.2", from Sun Microsystems, the disclosure of which is hereby incorporated by reference. A copy of this documentation is available via the Internet (e.g., at [j2se/1.4.2/docs/index.html](http://java.sun.com/j2se/1.4.2/docs/index.html) currently made available at java.sun.com/j2se/1.4.2/docs/index.html).

Please replace paragraph [0030] with the following rewritten paragraph:

JavaScript: JavaScript was designed by Netscape as an easy-to-use object-oriented scripting language that serves as an adjunct to the Java programming language. JavaScript is a small, lightweight language that is designed to be embedded in other products and applications, such as Web browsers. Inside a host environment, JavaScript can be connected to the objects of its environment to provide programmatic control over such objects. JavaScript code can be added to standard HTML pages to create interactive documents and has found considerable use in the creation of interactive Web-based forms. Most modern browsers, including those from Microsoft and Netscape, contain JavaScript support. For additional information on JavaScript, see e.g., "Core JavaScript Guide 1.5", from Netscape, the disclosure of which is hereby incorporated by reference. A copy of this documentation is available via the Internet (e.g., currently made available at devedge.netscape.com).

Please replace paragraph [0031] with the following rewritten paragraph:

JavaServer Pages (JSP) is a web-scripting technology similar to Netscape server-side JavaScript (SSJS) or Microsoft Active Server Pages (ASP). JSP is a presentation layer technology that sits on top of a Java servlets model and makes working with HTML easier. It allows a developer to mix static HTML content with server-side scripting to produce dynamic output. By default, JSP uses Java as its scripting language; however, the specification allows other languages to be used, just as ASP can use other languages (such as JavaScript and VBScript). For further description of JavaServer Pages, see e.g., "JSR-000152 JavaServer Pages 2.0 Specification", available from Sun Microsystems. A copy of this specification is available via the Internet (e.g., currently at aboutJava/communityprocess/final/jsr152/ made available at jcp.org/aboutJava/communityprocess/final/jsr152/).

Please replace paragraph [0034] with the following rewritten paragraph:

TCP/IP: TCP/IP stands for Transmission Control Protocol/Internet Protocol, the suite of communications protocols used to connect hosts on the Internet. TCP/IP uses

several protocols, the two main ones being TCP and IP. TCP/IP is built into the UNIX operating system and is used by the Internet, making it the de facto standard for transmitting data over networks. For an introduction to TCP/IP, see e.g., "RFC 1180: A TCP/IP Tutorial", the disclosure of which is hereby incorporated by reference. A copy of RFC 1180 is available via the Internet (e.g., at rfc/rfc1180.txt currently made available at www.ictf.org/rfe/rfc1180.txt).

Please replace paragraph [0035] with the following rewritten paragraph:

XML: XML stands for Extensible Markup Language, a specification developed by the World Wide Web Consortium (W3C). XML is a pared-down version of the Standard Generalized Markup Language (SGML), a system for organizing and tagging elements of a document. XML is designed especially for Web documents. It allows designers to create their own customized tags, enabling the definition, transmission, validation, and interpretation of data between applications and between organizations. For further description of XML, see e.g., "Extensible Markup Language (XML) 1.0", (2nd Edition, October 6, 2000) a recommended specification from the W3C, the disclosure of which is hereby incorporated by reference. A copy of this specification is available via the Internet (e.g., at TR/REC-xml currently made available at www.w3.org/TR/REC-xml).

Please replace paragraph [0053] with the following rewritten paragraph:

The Application tier implements the business logic to complete requests made by the user using the Web tier (i.e., user interface). The Application tier includes the Corporate Banking and Business Central modules and a Core API ([application programming interface](#)) for receiving requests from the user interface (UI), forwarding them to the back-end systems, and returning responses from the back-end systems to the UI.

Please replace paragraph [0057] with the following rewritten paragraph:

Fig. 3 is a block diagram of an environment 300 in which the system of the present invention may be preferably embodied. As shown, the Corporate Banking Solution in which the present invention is embodied comprises of a number of modules and supporting technologies and components. The browsers 311, 313 represent clients connected to the corporate banking module 320 and business central module 325, respectively. The corporate banking module 320 provides the JSPs, tasks, services, and beans that make up the core of the Corporate Banking Solution. Modules provided by the Corporate Banking Solution include administration, account management, cash management, positive pay, controlled disbursements, lockbox, payments and transfers, ACH (Automated Clearing House) and tax payments, reporting, alerts, messages, and check imaging.